Case 06-70520 Doc 1 Filed 04/03/06 (Official Form 1) (12/03) Document	Entered 04/03/06 22:51:4 Page 1 of 30	19 Desc Main					
FORM B1 United States Bankruptcy Co Northern District of Illino		Voluntary Petition					
Name of Debtor (if individual, enter Last, First, Middle): Fred A. Walton	Name of Joint Debtor (Spouse) (Last, First, Middle): Kimberley S, Walton						
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): Kimberley S. Parsons						
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 4002	Last four digits of Soc. Sec. No./O No. (if more than one, state all): 3990	Complete EIN or other Tax I.D.					
Street Address of Debtor (No. & Street, City, State & Zip Code): 2468 Laurel Lane Sycamore, IL 60178	Street Address of Joint Debtor (No 2468 Laurel Lane Sycamore, IL 60178	o. & Street, City, State & Zip Code):					
County of Residence or of the Principal Place of Business: DeKalb	County of Residence or of the Principal Place of Business: De	Kalb					
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):					
Location of Principal Assets of Business Debtor (if different from street address above):							
Information Regarding the Debt	tor (Check the Applicable B	oxes)					
 Venue (Check any applicable box) ✓ Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 da ☐ There is a bankruptcy case concerning debtor's affiliate, general part 	ys than in any other District.						
Type of Debtor (Check all boxes that apply) ✓ Individual(s) ☐ Railroad ☐ Corporation ☐ Stockbroker ☐ Partnership ☐ Commodity Broker ☐ Other ☐ Clearing Bank	Chapter or Section of Bankr the Petition is Filed Chapter 7	(Check one box) Chapter 13					
Nature of Debts (Check one box) ✓ Consumer/Non-Business ☐ Business	Filing Fee (Check one box)						
Chapter 11 Small Business (Check all boxes that apply) ☐ Debtor is a small business as defined in 11 U.S.C. § 101 ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	▼ Full Filing Fee attached Filing Fee to be paid in installments (applicable to individual Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in install Rule 1006(b). See Official Form No. 3.						
Statistical/Administrative Information (Estimates only) Debtor estimates that funds will be available for distribution to unsecuted Debtor estimates that, after any exempt property is excluded and administrative paid, there will be no funds available for distribution to unsecured creations.	cured creditors. ininistrative expenses	S SPACE IS FOR COURT USE ONLY					
Estimated Number of Creditors 1-15 16-49 50-99 100-1	199 200-999 1000-over						

\$1,000,001 to \$10,000,001 to \$50,000,001 to

\$50 million

\$1,000,001 to \$10,000,001 to \$50,000,001 to

\$50 million

More than

\$100 million

\$100 million

\$100 million

\$100 million

Estimated Assets

\$0 to \$50, \$50,000 \$10

\$50,001 to

\$100,000

\$50,001 to \$100,000

 \mathbf{V}

\$0 to \$50,000

\$100,001 to \$500,000

\$100,001 to

\$500,000

\$500,001 to \$1 million

\$500,001 to

\$1 million

\$10 million

\$10 million

Date

Title of Authorized Individual

Case 06-70520

(Official Form 1) (12/03)

Voluntary Petition

Doc 1

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A bankruptcy petition preparer's failure to comply with the provisions

of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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Name of Debtor(s):

FORM B1, Page 2

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Document Page 3 of 30 United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No.
Fred A. Walton & Kimberley S, Walton	Chapter 13
Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

			A	MOUNTS SCHEDULEI	D	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	0.00			
B - Personal Property	Yes	2	70,221.00			
C - Property Claimed as Exempt	Yes	1				
D - Creditors Holding Secured Claims	Yes	1		43,834.00		
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00		
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		50,567.00		
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	2			4,242.10	
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,066.68	
Total Number of Sheets in Schedules		19				
		Total Assets	70,221.00			
			Total Liabilities	94,401.00		

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IN RE Fred A. Walton & Kimberley S, Walton

age 4 or 30

Case No.

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

	TOT		0.00	
None			EXEMPTION	
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules)

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IN RE Fred A. Walton & Kimberley S, Walton

Case No.

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C -Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

				1	CLIDDENIT MADVET
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		cash on hand	J	20.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking account at NBTCo	J	118.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		security deposit with Edgebrook Community	J	144.00
4.	Household goods and furnishings, include audio, video, and computer equipment.		miscellaneous household goods including stove, refrigerator, washer, dryer, beds, table and chairs, 2 27" tvs, couch, loveseat	J	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		clothing	J	100.00
7.	Furs and jewelry.		wedding ring	W	1,000.00
8.	Firearms and sports, photographic, and other hobby equipment.		camera	J	100.00
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in IRA, ERISA, Keogh, or		401 k	Н	5,935.00
	other pension or profit sharing plans. Itemize.		pension through ironworkers and boilermakers - if retired at 59 years of age would pay \$960 per month	Н	0.00
			retirement	W	16,554.00
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

IN RE Fred A. Walton & Kimberley S, Walton

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Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	Х			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Ford Explorer 2001 Kia Sophia	J	4,750.00 5,000.00
			Housetrailer	J	35,000.00
24	Desta materia and accessive	х	nouse it aller	0	33,000.00
	Boats, motors, and accessories. Aircraft and accessories.	X			
	Office equipment, furnishings, and	X			
20.	supplies.				
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed. Itemize.	X			
		<u> </u>			
			TOT	ΆL	70,221.00

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Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED	CURRENT MARKET VALUE OF PROPERTY
		EXEMPTION	WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
cash on hand	735 ILCS 5 §12-1001(b)	20.00	20.00
security deposit with Edgebrook Community	735 ILCS 5 §12-1001(b)	144.00	144.00
miscellaneous household goods including stove, refrigerator, washer, dryer, beds, table and chairs, 2 27" tvs, couch, loveseat	735 ILCS 5 §12-1001(b)	1,500.00	1,500.00
clothing	735 ILCS 5 §12-1001(a)	100.00	100.00
wedding ring	735 ILCS 5 §12-1001(b)	1,000.00	1,000.00
camera	735 ILCS 5 §12-1001(b)	100.00	100.00
401 k	735 ILCS 5 §12-1006(a)	5,935.00	5,935.00
retirement	735 ILCS 5 §12-1006(a)	16,554.00	16,554.00
Housetrailer	735 ILCS 5 §12-1001(c)	940.00	35,000.00

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IN RE Fred A. Walton & Kimberley S, Walton

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Case No.

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D. AMOUNT OF CLAIM O N T I N G E N T L D WITHOUT DEDUCTING ŏ VALUE OF COLLATERAL Q U I Н D E B T O S P CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED. W INCLUDING ZIP CODE, AND ACCOUNT NUMBER. NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF U (See instructions above.) PROPERTY SUBJECT TO LIEN C D Е A T UNSECURED PORTION, IF R E chattle mortgage on residence Account No. 66824 housetrailer1997 Marshfield EZ-Filing, Inc. [1-800-998-2424] - Forms Software The National Bank & Trust Co Of Sycamor 2-1-03 \$41702 34,060.00 230 W. State Street Sycamore, IL 60178 Value \$ 35.000.00 Account No. 63655 1998 Ford Explorer chattle mortgage incurred 12-7-2001 The National Bank & Trust Co Of Sycamor 4,700.00 230 W. State Street interest rate is 8.5% Sycamore, IL 60178 Value \$ 4,750.00 Chattle Mortgage on 2001 Kia Sophia Account No. 65607 incurred 7-18-02 7% interest The National Bank & Trust Co Of Sycamor 5.074.00 230 W. State Street Sycamore, IL 60178 Value \$ 5,000.00 74.00 Account No. Value \$ Account No. Value \$ Subtotal O Continuation Sheets attached (Total of this page) 43,834.00

(Report total also on Summary of Schedules)

43,834.00

(Complete only on last sheet of Schedule D) TOTAL

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IN RE Fred A. Walton & Kimberley S, Walton

Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Case No.

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entiry on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

TYPES	S OF	PRIC	RITY	CLAIMS
(01 1	.1		1	/ \1 1

	PES OF PRIORITY CLAIMS heck the appropriate box(es) below if claims in that category are listed on the attached sheets)
(C	neck the appropriate box(es) below it claims in that category are fisted on the attached sheets)
	Extensions of credit in an involuntary case
	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
	Contributions to employee benefit plans

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to a maximum of \$4.925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition,

Deposits by individuals

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Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Other Certain Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

^{*} Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

O Continuation Sheets attached

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IN RE Fred A. Walton & Kimberley S, Walton

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Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors he	olding	g un	secured nonpriority claims to report on this Scheo	lule	F.		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 138256276		Н	Direct TV				
ALLIED INTERSTATE 435 Ford Rd Ste 800 Minneapolis, MN 55426							203.00
Account No. 422709387460		н	3-2005				203.00
Applied Card P.O. Box 17125 Wilmington, DE 19850-7125							1,630.00
Account No. 2457415		J	collection agency for Housenold Bank				
Atlantic Credit & Finance Incorporated P.O. Box 13386 Roanoke, VA 24033-3386							0.00
Account No.		J	attorney for American National Bank				
Attorney Richard D, Larson 111 East Elm St. P.O.Box 323 Sycamore, IL 60178							0.00
Account No. 5049902001634749		J					
Bill Me Later P.O. Box 105658 Atlanta, GA 30348							432.00
				L_S	Subt	otal	
6 Continuation Sheets attached			(Total o				2,265.00
			(Complete only on last sheet of Schedule I	F) T	TO	`AL	

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IN RE Fred A. Walton & Kimberley S, Walton

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	C C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 486236246702		J					
CAPITAL ONE P.O. BOX 85520 RICHMOND, VA 23285-5520							
		١.	- LPR L- LL				930.00
Account No. CAPITAL ONE P.O. BOX 790216 St. Louis, MO 63179		J	additional address				
		101	7.00				0.00
Account No. 493422257242 Capital One TJX P.O. Box 85015 Richmond, VA 23285		W	7-03				
Account No.		J	additional address First Consumers First				2,466.00
Cardmember Service P.O. Box 2638 Omaha, NE 68103			Premier Bank				
Account No. 603259032322		w	7-04				0.00
Citifinancial P.O. Box 22066 Tempe, AZ 85285							
		ļ.,	additional address				2,216.00
Account No. Citifinancial P.O. Box 183036 Columbus, OH 43218			additional address				
Account No.	+	l,	additional address				0.00
Account No. Commercial Credit 2035 w 4th st Tempe, AZ 85281							
							0.00
Sheet 1 of 6 Continuation Sheets a	attach	ed t	o Schedule F (Total o			otal age)	5,612.00
			(Complete only on last sheet of Schedule	F) 1	тот	AL	

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IN RE Fred A. Walton & Kimberley S, Walton

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Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 422709387460		Н	prior name is Applied Card Bank				
Cross Country Bank 4700 Exchange Ct. Boca Raton, FL 33431							0.00
Account No.		J					
DELNOR COMMUNITY HOSPITAL P.O. BOX 739 MOLINE, IL 61266							0.00
Account No.		J					0.00
EQUIFAX P.O. BOX 740256 ATLANTA, GA 30374							
Account No.		J					0.00
EXPERIAN P.O. BOX 9556 ALLEN, TX 75013							
Account No. 542578003649		J					0.00
FCNBMastertrust P.O. Box 92268 Norcross, GA 30010							
Account No. 517800737038		J					960.00
FIRST PREMIER BANK 900 Delaware Suite 7 SIOUX FALLS, SD 57104							
Account No.		J	attorney for Household Finance Corporation				385.00
FREEDMAN ANSELMO, LINDBERG And RAPPE 1807 WEST DIEHL ROAD SUITE 333 NAPERVILLE, IL 60566							
							0.00
Sheet 2 of 6 Continuation Sheets at	tach	ed to	Schedule F (Total o		ubte s pa		1,345.00
			(Complete only on last sheet of Schedule I				
			(Repo	rt tot	al al	so or	Summary of Schedules)

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_ Case No. _

IN RE Fred A. Walton & Kimberley S, Walton

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Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 6640000086000066400002142		W	duplicate of Am Car Care				
GE MONEY BANK P.O. BOX 960061 ORLANDO, FL 32896-0061							0.00
Account No.		J	additional address				
Geccc/Accc P.O. Box 276 Dayton, OH 45401							
604049070444		w	9-03				0.00
Account No. 601918070444 GEMB American Car Care P.OI Box 276 Dayton, OH 45401			3-03				
Account No. 2644715		J	Kishwaukee Hospital				2,142.00
H&R ACCOUNTS, INC 7017 JOHN DEERE PKWY MOLINE, IL 61265			Itisiiwaukee Hospitai				
Account No. 540801002236		Н					775.00
HOUSEHOLD BANK 12447 SW 69th Ave Tigard, OR 97223-8517							
Account No. 540801002465		w	7-04				1,328.00
HOUSEHOLD BANK 1441 Schilling PI Salinas, CA 93901							
Account No.		J	additional address for Household Bank				1,502.00
HOUSEHOLD BANK. P.O. BOX 17051 Baltimore, MD 21297			Mastercard Dank				
							0.00
Sheet 3 of 6 Continuation Sheets	ittach	ed to	o Schedule F (Total			otal	5,747.00

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IN RE Fred A. Walton & Kimberley S, Walton

Debtor(s)

__ Case No. __

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	C O D	Н		C O N T	U N L I	D I S	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	E B T O R	W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	I N G E N T	U I D A T E	P U T E D	AMOUNT OF CLAIM
Account No. 4164811313		W	7-04				
Household Finance Corp P.O. Box 8633 Elmhurst, IL 60126							6,991.00
Account No. 6956152		J	Delnor Hospital				3,551155
KCA FINANCIAL SERVICE P.O. BOX 53 GENEVA, IL 60134			•				
							138.00
Account No. 1178		J	7-01 Com ed				
Marlin Intgr 507 Prudential Road Horsham, PA 19044-2308							
Account No. 1069713		w	ge money bank/sam's consumer				136.00
NCC Business Services, Inc. 3733 University Blvd. W Suite 300 Jacksonville, FL 32217			ge money bank/sam s consumer				
1740400		J	Direct TV				0.00
Account No. 1740182 NCO FINANCIAL SYSTEMS, INC. P.O. BOX 105062 Atlanta, GA 30348		3	Direct 1V				
							0.00
Account No. 1178		J	Commonwealth Edison				
NCO Marlin P).O.Box 8529 Philadelphia, PA 19101							
Account No. 68835		w	1-91			-	136.00
New York & Co. 220 W Schroock Rd Westerville, OH 43081							
							1,197.00
Sheet 4 of 6 Continuation Sheets at	tach	ed to	o Schedule F (Total o			otal age)	8,598.00
			(Complete only on last sheet of Schedule)	F) 1	TO	'AL	

Document

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IN RE Fred A. Walton & Kimberley S, Walton

_ Case No. _

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.		J	additional address				
New York And Co, P.O. Box 659728 San Antonio, TX 78265							0.00
Account No.		J	mci				
PARK Dansan							
		w			_	_	88.00
Account No. Pro Dental Concepts 2020 East Main St St. Charles, IL 60174							20.00
Account No. 418586800008		Н					99.00
Providian Bankcorp P.O. Box 9007 Pleasanton, CA 94566							
Account No.		J					4,300.00
RMA 2675 Breckinridge Blvd. Duluth, GA 30096							
Account No. 771410029886		\/\	6004		_	┝	0.00
Sam's Club P.O. Box 981064 El Paso, TX 79998			3304				4 000 00
Account No.		J	additional address				1,060.00
Sam'sClub P.O. Box 530942 Atlanta, GA 30353							
							0.00
Sheet 5 of 6 Continuation Sheets at	ttach	ed t	o Schedule F (Total o		Subte is pa		5,547.00
			(Complete only on last sheet of Schedule I	F) T	TO	'AL	

_ Case No. _

IN RE Fred A. Walton & Kimberley S, Walton

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Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	C H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 63656		J					
The National Bank & Trust Co Of Sycamor 230 W. State Street Sycamore, IL 60178							11,950.00
		J					11,330.00
TRANSUNION P.O. BOX 2000 CHESTER, PA 19022		J					
							0.00
Account No. Visa P.O. Box 77042 Madison, WI 53707		W	address for American National Bank VISA				4 540 00
Account No. 603525101464		-	2-97				4,540.00
Zales 110 Lake Dr Newark, NJ 07104			2-31				4 000 00
		J	additional addres				4,963.00
Account No. Zales P.O. Box 9025 Des Moines, IA 50368			additional addres				0.00
Account No.							0.00
Account No.							
Sheet 6 of 6 Continuation Sheets a	ttach	ied t	o Schedule F (Total o			otal age)	21,453.00
			(Complete only on last sheet of Schedule	F) 1	тот	AL	50,567.00

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IN RE Fred A. Walton & Kimberley S, Walton

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Debtor(s)

Case No. _

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete addresses of all other parties to each lease or contract described. NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Edgebrook Community Sycamore, IL	18 month lease for lot rent

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		Document	Page 18 of 30	
V RF Fred Δ Walton & Kimberl	ev S Walt	on	Case No.	

Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

IN RE Fred A. Walton & Kimberley S, Walton

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Case No. _

2,167.27 \$

2,074.84

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status		DEPENDENTS OF DEBTOR AND SPOUSE											
Married		RELATIONSHIP				AGE							
EMPLOYMENT:		DEBTOR			SPOUSE								
Occupation	Factory		Clerical										
Name of Employer			Γhe National Β	ank &	Trust Co.								
How long employed	5 Years		4 Years										
Address of Employer			2301 W. State										
	St. Charles, I	L 60174	Sycamore, IL 6	0178									
Income: (Estimate	of average mon	thly income)			DEBTOR		SPOUSE						
	_	ry, and commissions (pro rata if not paid mo	onthly)	\$	2,634.67	\$	2,823.82						
Estimated monthly		ry, and commissions (pro rata ir not paid mo	intility)	\$ —	416.95		26.30						
SUBTOTAL	5 , 6 7 , 11110			<u>+</u> —	3,051.62		2,850.12						
LESS PAYROLI	DEDITION	IC.		Ψ	3,031.02	Ψ	2,030.12						
	and Social Sec			\$	622.14	\$	666.25						
b. Insurance	ana Bociai Bee	unity		\$	109.63		49.16						
c. Union dues				\$		\$							
d. Other (specia	fy) See Scheo	dule Attached		_\$	152.58	\$	59.87						
				_\$		\$							
SUBTOTAL OF I	PAYROLL DE	DUCTIONS		\$	884.35	\$	775.28						
TOTAL NET MO	NTHLY TAK	E HOME PAY		\$	2,167.27	\$	2,074.84						
Regular income fro	m operation of	business or profession or farm (attach detaile	ed statement)	\$		\$							
Income from real p		r	,	\$		\$							
Interest and divider				\$		\$							
		payments payable to the debtor for the debtor	r's use										
or that of dependen				\$		\$							
Social Security or o				Ф		¢.							
(Specify)				- [¢]		⁶ —							
Pension or retireme	ent income			_ \$		\$							
Other monthly inco				Ψ —		Ψ							
				\$		\$							
				\$		\$							
				_\$		\$							

TOTAL COMBINED MONTHLY INCOME \$ _____ 4,242.11 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

TOTAL MONTHLY INCOME

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Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

DEBTOR SPOUSE

Other Payroll Deductions:

Uniforms

401K 152.58

Curves Dues 28.28

31.59

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IN RE Fred A. Walton & Kimberley S, Walton

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_ Case No. __

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made or annually to show monthly rate.	bi-weekly, quarterly, s	semi-annually,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comexpenditures labeled "Spouse."	iplete a separate s	schedule of
Rent or home mortgage payment (include lot rented for mobile home)	\$	475.00
Are real estate taxes included? Yes No ✓		
Is property insurance included? Yes No ✓		
Utilities: Electricity and heating fuel	\$	250.00
Water and sewer	\$	
Telephone	\$	55.00
Other See Schedule Attached	\$	578.68
		
Home maintenance (repairs and upkeep)	\$	150.00
Food	\$	434.00
Clothing	\$	100.00
Laundry and dry cleaning	\$	50.00
Medical and dental expenses	\$	250.00
Transportation (not including car payments)	\$	400.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
Charitable contributions	\$	
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	
Life	\$	
Health Auto	\$	150.00
Other Disability		74.00
Other Disability		14.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
	\$	
	\$	
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	
Other	\$	
	\$	
Alimony, maintenance, and support paid to others	\$	
Payments for support of additional dependents not living at your home Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
	Ф \$	
Other		
	c	
	\$	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	3,066.68
(FOR CHAPTER 12 AND 13 DEBTORS ONLY) Provide the information requested below, including whether plan payments are to be made bi-weekly, monother regular interval.	athly, annually, or	at some
A. Total projected monthly income	\$	4,242.10
B. Total projected monthly expenses	\$	3,066.68
C. Excess income (A minus B)	\$	1,175.42
D. Total amount to be paid into plan each Monthly	\$	1,175.42
(interval)		

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Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

Other Utilities (DEBTOR)

 Lot Rent
 380.00

 Taxes And Insurance
 48.68

 Cable
 50.00

100.00

Internet

Case 06-70520 Doc 1

Filed 04/03/06 Entered 04/03/06 22:51:49 Document Page 23 of 30 **United States Bankruptcy Court**

Northern District of Illinois

IN RE:	Case No.
Fred A. Walton & Kimberley S, Walton	Chapter 13
Debtor(s)	•

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from
	the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately
	preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may
	report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse
	separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless
	the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

7,531.00 2006 The National Bank & Trust Co. wife

7.461.00 2006 h Charleston Kitchen and Bath

65,814.00 2005

34,316.00 2004

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR The National Bank & Trust Co Of Sycamor 230 W. State Street Sycamore, IL 60178

DATES OF PAYMENTS monthly payments on housetrailer AMOUNT **AMOUNT PAID** STILL OWING 0.00 0.00

Desc Main

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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4. Suits and administrative proceeding	ngs, execution		•			
None a. List all suits and administrative bankruptcy case. (Married debto not a joint petition is filed, unless	rs filing unde	er chapter 12 or chapter	13 must include information c			
CAPTION OF SUIT AND CASE NUMBER American National Bank v. Kimberley Walton 05 sc 1245	NATURE (OF PROCEEDING ction	COURT OR AGENCY AND LOCATION DeKalb County Circui	it Court	STATUS OR DISPOSITION judgment entered	
Household Finance Corporation v.Kimberley Walton 05 MI 188620		ction	Circuit Court of Cook	County	pending	
None b. Describe all property that has the commencement of this case. or both spouses whether or not a	(Married deb	otors filing under chapt	er 12 or chapter 13 must include	de information	concerning property of either	
5. Repossessions, foreclosures and re	turns					
the seller, within one year imme	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a					
6. Assignments and receiverships						
(Married debtors filing under cha	a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.					
commencement of this case. (Ma	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)					
7. Gifts						
None List all gifts or charitable contrib gifts to family members aggregat per recipient. (Married debtors fi a joint petition is filed, unless th	ing less than siling under ch	\$200 in value per indiv napter 12 or chapter 13	idual family member and charita must include gifts or contribution	able contributi	ons aggregating less than \$100	
8. Losses						
None List all losses from fire, theft, of commencement of this case. (M a joint petition is filed, unless the	arried debtor	s filing under chapter 1	2 or chapter 13 must include los			
9. Payments related to debt counseling	ng or bankru	ptcy				
None List all payments made or proper consolidation, relief under banks of this case.						
NAME AND ADDRESS OF PAYEE JACQUELINE J. MONTVILLE 515 KENDALL LANE DEKALB, IL 60115			AYMENT, NAME OF A THER THAN DEBTOR		MONEY OR DESCRIPTION AND VALUE OF PROPERTY 500.00	
Credit Counseling					1,300.00	

Consumer Credit Counseling Of McHenry 75.00

10. Other transfers

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None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

STATEMENT OF FINANCIAL AFFAIRS

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY The National Bank & Trust Co Of Sycamor 230 W. State Street Sycamore, IL 60178

NAMES AND ADDRESS OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF **CONTENTS** important papers DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 \checkmark

15. Prior address of debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

 \checkmark

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: April 3, 2006	Signature /s/ Fred A. Walton	
	of Debtor	Fred A. Walton
Date: April 3, 2006	Signature /s/ Walton Kimberley S	
	of Joint Debtor	Walton Kimberley S
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Fred A. Walton 2468 Laurel Lane Sycamore, IL 60178 Document Capital One TJX P.O. Box 85015 Richmond, VA 23285

FIRST PREMIER BANK 900 Delaware Suite 7 SIOUX FALLS, SD 57104

Kimberley S, Walton 2468 Laurel Lane Sycamore, IL 60178 Cardmember Service P.O. Box 2638 Omaha, NE 68103

FREEDMAN ANSELMO, LINDBERG And RAPPE 1807 WEST DIEHL ROAD SUITE 333

NAPERVILLE, IL 60566

JACQUELINE J. MONTVILLE 515 KENDALL LANE DEKALB, IL 60115 Citifinancial P.O. Box 22066 Tempe, AZ 85285

GE MONEY BANK P.O. BOX 960061 ORLANDO, FL 32896-0061

ALLIED INTERSTATE 435 Ford Rd Ste 800 Minneapolis, MN 55426 Citifinancial P.O. Box 183036 Columbus, OH 43218 Geccc/Accc P.O. Box 276 Dayton, OH 45401

Applied Card P.O. Box 17125 Wilmington, DE 19850-7125 Commercial Credit 2035 w 4th st Tempe, AZ 85281 GEMB American Car Care P.OI Box 276 Dayton, OH 45401

Atlantic Credit & Finance Incorporated P.O. Box 13386

Roanoke, VA 24033-3386

Cross Country Bank 4700 Exchange Ct. Boca Raton, FL 33431 H&R ACCOUNTS, INC 7017 JOHN DEERE PKWY MOLINE, IL 61265

Attorney Richard D, Larson 111 East Elm St. P.O.Box 323 Sycamore, IL 60178 DELNOR COMMUNITY HOSPITAL P.O. BOX 739 MOLINE, IL 61266 HOUSEHOLD BANK 12447 SW 69th Ave Tigard, OR 97223-8517

Bill Me Later P.O. Box 105658 Atlanta, GA 30348

EQUIFAX P.O. BOX 740256 ATLANTA, GA 30374 HOUSEHOLD BANK 1441 Schilling PI Salinas, CA 93901

CAPITAL ONE P.O. BOX 85520 RICHMOND, VA 23285-5520 EXPERIAN P.O. BOX 9556 ALLEN, TX 75013 HOUSEHOLD BANK. P.O. BOX 17051 Baltimore, MD 21297

CAPITAL ONE P.O. BOX 790216 St. Louis, MO 63179 FCNBMastertrust P.O. Box 92268 Norcross, GA 30010

Household Finance Corp P.O. Box 8633 Elmhurst, IL 60126 Case 06-70520 Doc 1 Filed 04/03/06 Entered 04/03/06 22:51:49 Desc Main

KCA FINANCIAL SERVICE P.O. BOX 53 GENEVA, IL 60134 Sam's Club P.O. Box 981064 El Paso, TX 79998

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Marlin Intgr 507 Prudential Road Horsham, PA 19044-2308 Sam'sClub P.O. Box 530942 Atlanta, GA 30353

NCC Business Services, Inc. 3733 University Blvd. W Suite 300 Jacksonville, FL 32217 The National Bank & Trust Co Of Sycamor 230 W. State Street Sycamore, IL 60178

NCO FINANCIAL SYSTEMS, INC. P.O. BOX 105062 Atlanta, GA 30348 TRANSUNION P.O. BOX 2000 CHESTER, PA 19022

NCO Marlin P).O.Box 8529 Philadelphia, PA 19101 Visa P.O. Box 77042 Madison, WI 53707

New York & Co. 220 W Schroock Rd Westerville, OH 43081 Zales 110 Lake Dr Newark, NJ 07104

New York And Co, P.O. Box 659728 San Antonio, TX 78265 Zales P.O. Box 9025 Des Moines, IA 50368

Pro Dental Concepts 2020 East Main St St. Charles, IL 60174

Providian Bankcorp P.O. Box 9007 Pleasanton, CA 94566

RMA 2675 Breckinridge Blvd. Duluth, GA 30096

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Northern District of Illinois

IN	RE:		Case No		
Fre	d A. Walton & Kimberley S, Walton		Chapter 13		
		ebtor(s)			
	DISCLOSURE	OF COMPENSATION OF ATTOR	RNEY FOR DEBTOR		
1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in content of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept		ss3,000.00		
	Prior to the filing of this statement I have received		ss500.00		
	Balance Due		\$ 2,500.00		
2.	The source of the compensation paid to me was:	Debtor Other (specify):			
3.	The source of compensation to be paid to me is:	Debtor Other (specify):			
4.	✓ I have not agreed to share the above-disclose	d compensation with any other person unless they ar	re members and associates of my law firm.		
	I have agreed to share the above-disclosed co- together with a list of the names of the people		nembers or associates of my law firm. A copy of the agreement,		
5.	In return for the above-disclosed fee, I have agreed	to render legal service for all aspects of the bankruj	ptcy case, including:		
	b. Preparation and filing of any petition, scheduc. Representation of the debtor at the meeting of	d rendering advice to the debtor in determining whe les, statement of affairs and plan which may be requ f creditors and confirmation hearing, and any adjour	uired;		
	d. Representation of the debtor in adversary pro- e. [Other provisions as needed]	ecedings and other contested bankruptey matters;			
6.	By agreement with the debtor(s), the above disclo	sed fee does not include the following services:			
		CERTIFICATION			
	ertify that the foregoing is a complete statement of occeeding.	any agreement or arrangement for payment to me for	or representation of the debtor(s) in this bankruptcy		
	April 3, 2006	/s/ JACQUELINE J. MONTVILLE	E		
-	Date		Signature of Attorney		

JACQUELINE J. MONTVILLE

Name of Law Firm

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NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)*

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)*

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those who income arises primarily from a family owned farm.

* Fees are subject to change and should be confirmed before filing.

ACKNOWLEDGEMENT

I, the debtor, affirm	that I have read this notice.		
		Case Number	
April 3, 2006	/s/ Fred A. Walton	/s/ Walton Kimberley S	
_			D.l 'C
Date	Fred A. Walton	Debtor Walton Kimberley S Join	nt Debtor, if any

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.